

Information to identify the case:

Debtor 1	Brandy Renee McCoy	Social Security number or ITIN	xxx-xx-4338
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-33198-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brandy Renee McCoy
aka Brandy R McCoy, aka Brandy R Simpson

6/5/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Brandy Renee McCoy
DebtorCase No. 19-33198-JKS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 14

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Brandy Renee McCoy, 376 East 33rd Street, Paterson, NJ 07504-1605
 cr +Hyundai Capital America, POB 269011, Plano, TX 75026-9011
 518618534 +H&E TELEPHONE FCU, 218 ROUTE 17 NORTH, ROCHELLE PARK, NJ 07662-3337
 518618536 +KEITH R ESPOSITO, ESQ., LYONS DOUGHTY & VELDHUIS, 136 GAITHER DRIVE, SUITE 100,
 MT LAUREL, NJ 08054-2239
 518618529 +PNC BANK, PO BOX 1820, DAYTON, OH 45401-1820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:04:28 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 06 2020 03:04:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235cr +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,
PO BOX 41021, Norfolk, VA 23541-1021518618531 +EDI: CAPITALONE.COM Jun 06 2020 06:08:00 CAPITAL ONE BANK, PO BOX 6492,
CAROL STREAM, IL 60197-6492518618533 +EDI: CITICORP.COM Jun 06 2020 06:04:00 CITI CARDS/CITIBANK, PO BOX 6241,
SIOUX FALLS, SD 57117-6241518618530 +EDI: HY11.COM Jun 06 2020 06:03:00 HYUNDAI MOTOR FINANCE, PO BOX 650805,
DALLAS, TX 75265-0805

518618535 +EDI: RMSC.COM Jun 06 2020 06:08:00 PAYPAL CREDIT, PO BOX 965064, ORLANDO, FL 32896-5064

518618532 +EDI: RMSC.COM Jun 06 2020 06:08:00 SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005

518620266 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Donald V. Biase dbiase4236@gmail.com,
 dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
 Jack Cilingiryan on behalf of Debtor Brandy Renee McCoy hjclawyer@gmail.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4